

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Leslie R. Fine et al.

Confirmation No.:

Application No.:

Examiner:

Filing Date: Herewith

Group Art Unit:

Title: SYSTEM AND METHOD FOR FINANCE FORECASTING

Commissioner for Patents
 PO Box 1450
 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- under 37 CFR 1.97(b), or
 (Within three months of filing national application; or date of entry of national application; or before mailing date of first office action on the merits; whichever occurs last)
- under 37 CFR 1.97(c) together with either a:
 Statement under 37 CFR 1.97(e), or
 a \$180.00 fee under 37 CFR 1.17(p), or
 (After the CFR 1.97 (b) time period, but before final action or notice of allowance, whichever occurs first)
- under 37 CFR 1.97 (d) together with a:
 Statement under 37 CFR 1.97(e)(1) or (2), and
 a \$180.00 fee set forth in 37 CFR 1.17(p).
 (Filed after final action, a notice of allowance, on or before payment of the issue fee)

Please charge to Deposit Account 08-2025 the sum of \$0.00. At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account 08-2025 pursuant to 37 CFR 1.25.

Applicant(s) submit herewith Form PTO 1449 - Information Disclosure Statement together with any required copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 1.56 (c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

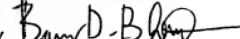
"Express Mail" label no. EV 365 157 990 US

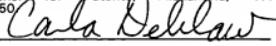
Respectfully submitted,

Date of Deposit 03/08/04

Leslie R. Fine et al.

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office Addresser" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Patents, Alexandria, VA 22313-1450

By 
 Barry D. Blount

By 
 Typed Name: Carla Deblaw

Attorney/Agent for Applicant(s)
 Reg. No. 35,069

Typed Name:Carla Deblaw

Date: 03/08/04

FORM PTO-1449		ATTY. DOCKET NO. 200401144-1	APPLICATION NO. 10/797785	CONFIRMATION NO.
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT		APPLICANT Leslie R. Fine et al.		
(Use several sheets if necessary)		FILING DATE Herewith	GROUP	

REFERENCE DESIGNATION **U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	NAME	Pages, Columns, Lines Where Relevant Passages or Figures Appear
/B.E.	1A 5,991,741	11/23/99	Speakman et al.	
	1B 6,078,903	06/20/00	Kealhofer	
	1C 6,173,276	01/09/01	Kant et al.	
	1D 6,430,539	08/06/02	Lazarus et al.	
↓	1E 6,643,631	11/04/03	Heyde	
/B.E.	1F 6,684,190	01/27/04	Powers et al.	
	1G			
	1H			
	1I			
	1J			
	1K			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	PUBLICATION DATE	NAME OF PATENTEE OR APPLICANT	Pages/Columns/Lines Where Relevant Passages/Figures Appear	Check if Translation attached
	1L				
	1M				
	1N				
	1O				
	1P				

OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, etc.)

	1Q	
	1R	
	1S	

EXAMINER /Bruce Ebersman/	DATE CONSIDERED /Bruce Ebersman/
------------------------------	-------------------------------------